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## **LONG TERM CARE BENEFIT ELECTION FORM AND LONG TERM CARE INSURANCE APPLICATION**

**THE VOLUNTARY LONG TERM CARE INSURANCE PROGRAM IS AVAILABLE ONLY TO EMPLOYEES OF STATE AGENCIES AND THE UNIVERSITY SYSTEM.** The Long Term Care Benefit Election Form and the Long Term Care Insurance Application must be completed in order to enroll employees and their spouses in the voluntary long term care plan. All applicants are required to be medically underwritten.

### **ELIGIBILITY**

To be eligible, an employee must be:

- ✓ at least 18 years of age
- ✓ work at least 20 hours per week for 20 or more weeks per calendar year,
- ✓ and be filling positions which are regularly funded and not of limited duration (i.e. permanent).

Spouses of eligible employees may also enroll in the plan. An employee and/or spouse may enroll in the plan at any time with coverage effective the first of the month following approval by UNUM.

### **ENROLLMENT**

Enrollment may occur at any time. Enrollment forms are included in the UNUM Enrollment Kit. The kit contains information about the long term care plan as well as all required enrollment forms, the rate sheets, and a premium calculation worksheet. These kits are available on the NDPERS website and through the NDPERS office. Please use the NDPERS order form. If you require more than 5, contact UNUM at 1-800-227-4165.

### **INFORMATION INCLUDED IN THE KIT IS AS FOLLOWS:**

- Summary of Long Term Care Insurance benefits.
- Sample of a Long Term Care Benefit Election Form.
- Sample of Long Term Care Insurance Application.
- Schedule A Rate Sheet & Schedule B Rate Sheet.
- Sample of Premium Calculation Worksheet.

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## **GROUP LONG TERM CARE PLAN MONTHLY RECONCILING PROCEDURES**

### **Central Payroll Agencies**

The group long-term care carrier is UNUM.

#### **• Payroll Deductions**

Payroll deductions will be set up for the employee as follows:

Payroll will receive a Confirmation Form from UNUM that will verify that coverage has been approved and the monthly premium amount. Payroll will record the premium amount, as listed on the Confirmation Form, under general deduction code S00279 for employee coverage and under general deduction code S00280 for spouse coverage.

If there are employees who did not have premiums deducted from their paycheck because they were on a leave of absence or family medical leave without pay, payroll must collect a personal check from the employee, payable to NDPERS, to be remitted to NDPERS by the 15<sup>th</sup> of each month.

If a deduction was made for an employee in error which can not be corrected through a future payroll deduction, payroll must notify NDPERS in writing if a refund of premium is required and the amount of the refund. NDPERS will request the refund from UNUM and issue a refund directly to the employee.

### **Non-Central Payroll Agencies**

#### **• Payroll Deductions**

Payroll deductions will be set up for the employee as follows:

Payroll will receive a Confirmation Form from UNUM that will verify that coverage has been approved and the monthly premium amount. Payroll will record the confirmed premium amount as  
a  
payroll deduction.

If there are employees who did not have premiums deducted from their paycheck because they were on a leave of absence or family medical leave without pay, payroll must collect a personal check from the employee, payable to NDPERS, to include with the billing.

**Group Long Term Care Plan****Monthly Reconciling Procedures (continued)**

If a deduction was made for an employee in error that can not be corrected through a future payroll deduction, payroll must notify NDPERS in writing if a refund of premium is required and the amount of the refund. NDPERS will request the refund from UNUM and issue a refund directly to the employee.